

United States Bankruptcy Court
Northern District of California

In re:
Donald James Runnals
Debtor

Case No. 23-41137-WJL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-4
Date Rcvd: Dec 13, 2023

User: admin
Form ID: ODSC7FI

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db	+ Donald James Runnals, 9 Middle Rd., Lafayette, CA 94549-3325
cr	+ ARCPE 1 LLC, ZBS Law, LLP, 30 Corporate Park, Suite 450, Irvine, CA 92606, UNITED STATES 92606-3401
intp	+ Ursula Runnals, 9 Middle Road, Lafayette, CA 94549-3325
15539037	+ Nancy Connolly, 555 Hahaione St PH2, Honolulu, HI 96825-1462
15550182	+ PHH (US Bank NA), PO Box 24738, West Palm Beach FL 33416-4738
15539036	+ WFG National-Default Services, ZBS Law, LLP, 30 Corporate Park, Ste 450, Irvine, CA 92606-3401
15539033	+ c/o Western Progressive, LLC, 2300 Lakeview Parkway, Ste 756, Alpharetta, GA 30009-9066

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Dec 14 2023 05:00:00	CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Dec 14 2023 05:06:00	CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg	EDI: CALTAXFEE	Dec 14 2023 05:00:00	State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279
smg	^ MEBN	Dec 14 2023 00:48:31	Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
cr	+ Email/Text: RASEBN@raslg.com	Dec 14 2023 00:01:00	U.S. Bank National Association., Robertson, Anschutz, Schneid, Crane, 350 10th Avenue, Suite 1000, San Diego, CA 92101-8705
15539035	Email/Text: BKMAIL@planethomelending.com	Dec 14 2023 00:01:00	ARCPE 1, LLC, c/o Planet Home Lending, LLC, 321 Research Pkwy, Meriden, CT 06450-8301
15539034	EDI: LCIPHMMRG	Dec 14 2023 04:59:00	PHH Mortgage Corporation, Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
15550183	+ Email/Text: BKMAIL@planethomelending.com	Dec 14 2023 00:01:00	Planet Home Lending, 321 Research Parkway STE 303, Meriden CT 06450-8342
15541444	+ Email/Text: RASEBN@raslg.com	Dec 14 2023 00:01:00	U.S. Bank National Association., Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
Janina M. Hoskins	jmelder7@aol.com Ca80@ecfbis.com
Nichole Glowin	on behalf of Creditor ARCPE 1 LLC bankruptcy@zbslaw.com
Office of the U.S. Trustee/Oak	USTPRegion17.OA.ECF@usdoj.gov
Theron S. Covey	on behalf of Creditor U.S. Bank National Association. tcovey@raslg.com

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT
California Northern Bankruptcy Court (Oakland)**

In re: Donald James Runnals 9 Middle Rd. Lafayette, CA 94549 Debtor(s) Debtor/Joint Debtor Social Security Number(s): xxx-xx-0115	Case Number: 23-41137 WJL 7 Chapter: 7
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DISCHARGE OF DEBTOR AND FINAL DECREE

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Janina M. Hoskins in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 12/13/23

By the Court:

William J. Lafferty
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Doc # 25

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.